

B. In the Specification

A. In the specification:

Please amend page 1, lines 3-7, as set out below. Please amend pages 2-19 pursuant to 37 C.F.R. 1.125. A Substitute Specification-Clean Version pages 1-17, and a Substitute Specification-Amended Version pages 1-19 are enclosed herewith. Paragraph numbers have been added pursuant to 37 C.F.R. 1.125(c).

I. PRIORITY DATA

This~~The present~~ patent application is a 371 of international PCT/US04/37000 filed November 4, 2004, claims priority~~benefit~~ from, and incorporates by reference, US Patent Application Ser. No. 60/517,180 titled, "Computer System for Redundant Insurance Reserve Financing," filed November 4, 2003~~[4]]3~~, and US Patent Application Ser. No. 60/603,608 titled "Computer System for Redundant Insurance Reserve Financing," filed August 23, 2004.

Serial No. PCT/US04/37000, filed November 4, 2004, claims benefit of and incorporates by reference Serial No. 60/517,180, filed November 4, 2003 and Serial No. 60/603,608, filed August 23, 2004.